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Conductorsm Network Access

Proprietary and Confidential

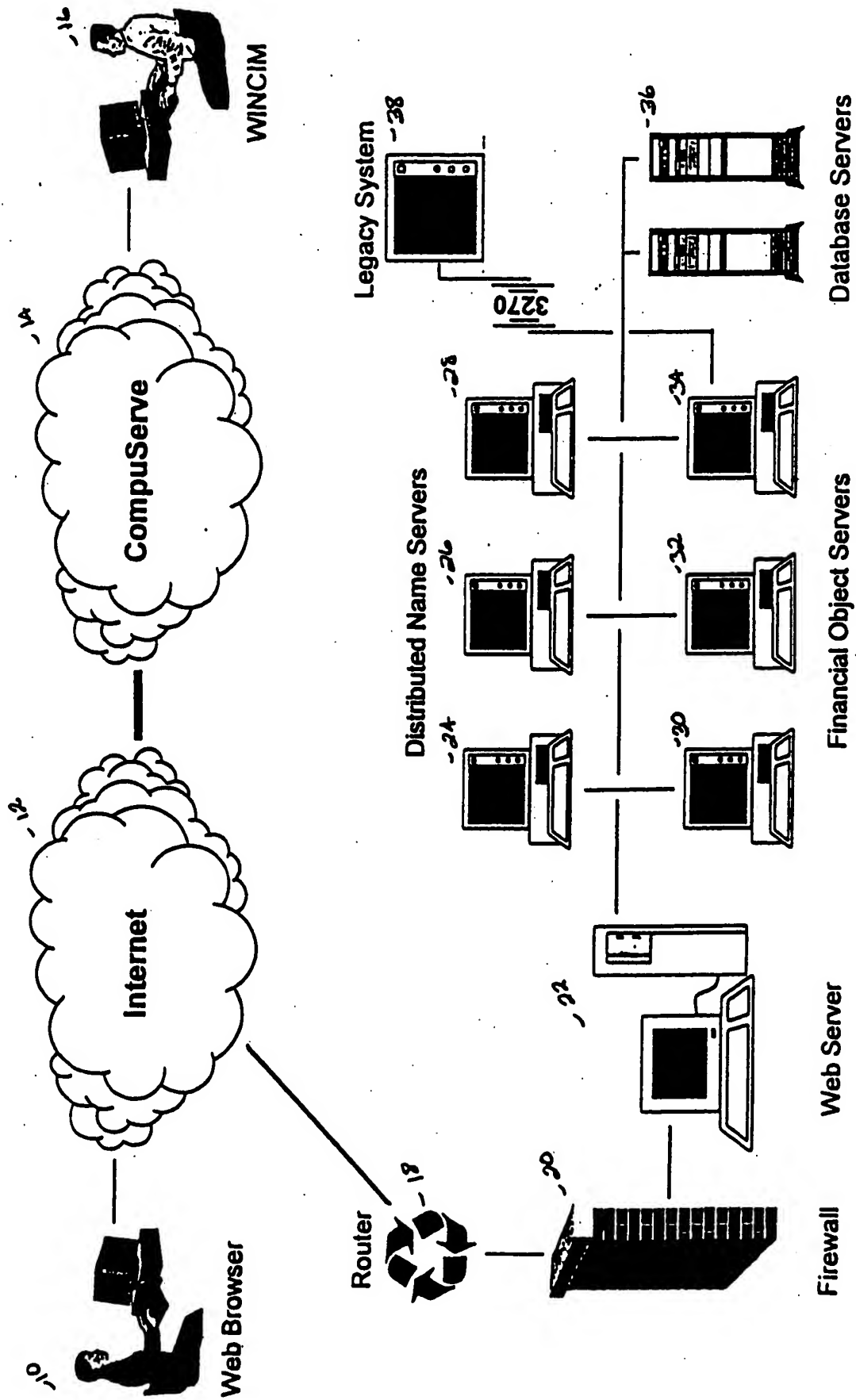


FIGURE 1

Conductorsm System Architecture

Proprietary and Confidential

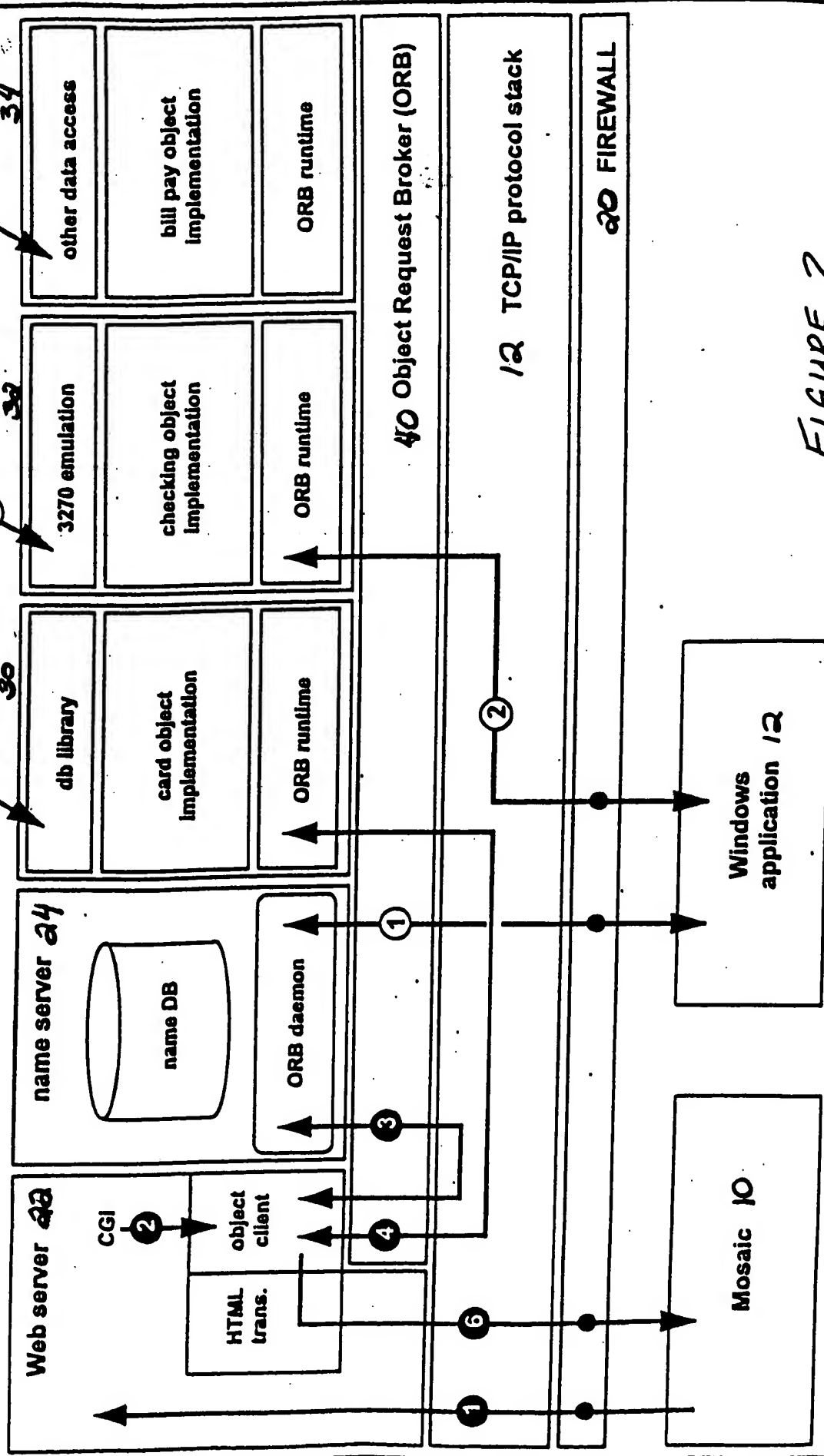


FIGURE 2

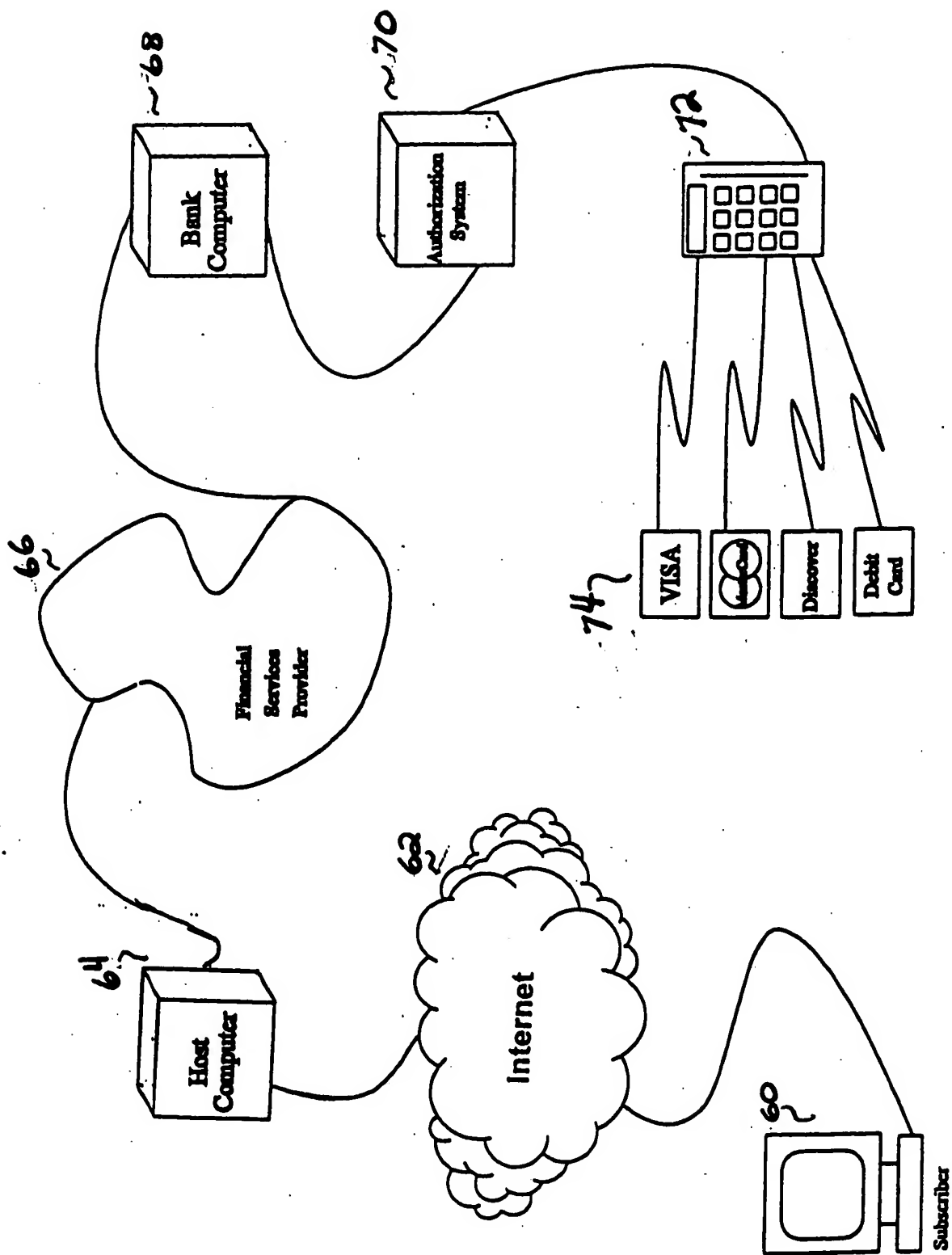


FIGURE 3

08 ~	Account Number
28 ~	Merchant Number
48 ~	Transaction Date
98 ~	Capture Date

...

28 ~	Transaction Amount
06 ~	Standard Industry Code
26 ~	Authorization Code
46 ~	Checksum

FIGURE 4

WinCIM - Gateway 2000 Edition

File Edit Services Mail Special Window Help



---> Last Month's Statement

CONDUCTOR Card Review

Electronic Statement

Name(s) : JOHN DOE, JANE DOE
 User ID : 73987,4321
 Account Number : 4638411001028765

Account Summary

Credit Line	7,500.00	Previous Balance	4,960.89
Closing Date	06/15/94	Purch./Other Charges	151.30
Payment Due Date	07/10/94	Cash Advances	0.00
		Credits	0.00
Amount Due		Payments	100.00
New Balance	5,012.19	Late Payment Charge	0.00
or	0.00	Finance Charge	0.00
Minimum Payment	100.00	New Balance	5,012.19

Post Date	Description	SIC	Tranx Date	City, State	Amount
06-13	BARNES & NOBLE	5342	06-11	WEST PATTERS, NJ	1.90
06-13	BOB EVANS RESTAUR	5661	06-11	DUBLIN, OH	47.22
06-14	**PAYMENT RECEIVED,	THANK YOU**			100.00PY
06-14	FERRARAS	7349	06-07	MONTCLAIR, NJ	35.00
06-14	SUNOCO 0034235	5541	06-10	WESTFIELD, NJ	22.41
06-14	EMBASSY HOTEL	5734	06-12	NEWARK, NJ	19.95
06-15	GROVE PHARMACY	5912	06-12	MONTCLAIR, NJ	14.82

FIGURE 5

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---->Current Month's Statement

CONDUCTOR Card Review

Account Summary

Name(s) : JOHN DOE, JANE DOE
 User ID : 73987,4321
 Account Number: 4638411001028765

Credit Line	7,500.00	Last Statement:	
Current Balance	5,244.62	Balance	5,012.19
Available Credit	2,255.38	Closing Date	06/15/94

Account Activity Since Last Statement

Post Date	Description	SIC	Tranx Date	City, State	Amount
06-20	AT&T PHONE CENTER	5251	06-17	MONTCLAIR, NJ	158.36
06-22	AMERICAN AIR	5411	06-18	AIRFIELD, CT	53.23
06-22	CARLISLE HOTEL	5541	06-19	OMAHA, NE	20.84

FIGURE 6